



CITY OF SAN ANTONIO SUMMARY OF BENEFITS

Effective October 1, 2003

MISSION STATEMENT: *We deliver quality City services and commit to achieve San Antonio's vision of prosperity for our diverse, vibrant and historic community.*

HOLIDAYS: The City Council approved 13 holidays (12 scheduled and 1 floating - 104 hours) for the 2003-2004 Fiscal Year, beginning October 1, 2003. These holidays are:

Veteran's Day	Tuesday, November 11, 2003	Martin Luther King	Monday, January 19, 2004
Thanksgiving Day	Thursday, November 27, 2003	Presidents' Day	Monday, February 16, 2004
Day After Thanksgiving	Friday, November 28, 2003	Fiesta San Jacinto	Friday, April 23, 2004
Christmas Day	Thursday, December 25, 2003	Memorial Day	Monday, May 31, 2004
Day After Christmas	Friday, December 26, 2003	Independence Day	Monday, July 5, 2004
New Year's Day	Thursday, January 1, 2004	Labor Day	Monday, September 6, 2004

ANNUAL LEAVE: Newly hired employees begin earning annual leave upon completion of six-month probationary period. The maximum annual leave accrual for classified employees is 50 days.

6 mos. > 1 year accrue	5 days per year	15 > 20 years accrue	18 days per year
1 > 5 years accrue	12 days per year	20 > 25 years accrue	20 days per year
5 > 10 years accrue	14 days per year	25 + years accrue	22 days per year
10 > 15 years accrue	16 days per year		

PERSONAL LEAVE:

Upon completion of six-month probationary period, new employees are granted personal leave in the amount of 40 hours (5 days).

After the completion of the first year of employment, employees accrue personal leave on a quarterly basis. At the end of each calendar year the City buys back unused personal leave from eligible employees.

YEARS OF SERVICE AS OF DECEMBER 31	PERSONAL LEAVE ACCRUED PER YEAR (IN HOURS)	LEAVE DAYS SUBJECT TO BUY BACK	PERSONAL LEAVE ACCRUED QUARTERLY (IN HOURS)
Less than 6 months	0	0	0
6 mos > 1 year	40	0	0
1 > 2 years	40	2	10
2 > 3 years	48	4	12
3 > 4 years	56	6	14
4 > 5 years	64	8	16
5 > 7 years	72	8	18
7 > 9 years	72	9	18
9 > 10 years	80	9	20
10 + years	80	10	20

FAMILY MEDICAL LEAVE: Provides for up to 12 weeks of paid/unpaid job-protected leave to "eligible" employees for certain family and medical reasons during a 12-month "rolling" period.

EFFECTIVE JANUARY 1, 2004

HEALTH BENEFITS: This is a brief summary of health benefits for full-time employees *effective January 1-December 31, 2004.* (Premiums shown are bi-weekly deductions)

	CitiMed PPO Health Plan		Community First
	In-Network	Out-of-Network	
Bi-weekly Premium			
Employee Only	\$2.50	\$2.50	\$24.00
Employee + 1	\$7.50	\$7.50	\$50.00
Employee + 2 or more	\$7.50	\$7.50	\$69.00
Annual Deductibles	\$250 per individual Max. 2 per family	\$500 per individual Max. 2 per family	None
Office Visits	\$15 Co-pay (not subject to deductible or co-insurance)	60% after deductible	\$10.00 co-pay per visit
Prescriptions	In-Network Rx	Out-of-Network Rx	In-Network Only Rx
<u>30 day supply - Retail</u>			
Generic	\$ 7.00	50% After Deductible	\$10.00
Preferred Brand (Listed)	\$20.00		\$20 (Preferred)
Non-listed Brand	\$40.00		\$40 (Non-Preferred)
<u>90 day supply - Retail</u>			
Generic	\$ 21.00	50% After Deductible	\$20.00
Brand without generic equivalent	\$60.00		\$40 (Preferred)
Brand with generic equivalent	\$120.00		\$80 (Non-Preferred)
<u>90 day supply - Mail Order</u>			
Generic	\$ 0.00	NA	N/A
Brand without generic equivalent	\$30.00		
Brand with generic equivalent	\$30.00		
Dental Services	Not covered (See Optional Supplemental Insurance)	Not covered (See Optional Supplemental Insurance)	Discount with Texas Dental Plan
Vision Care Examination	Not covered (See Optional Supplemental Insurance)	Not covered (See Optional Supplemental Insurance)	\$10.00 Copoly per visit

PREVENTATIVE AND WELLNESS BENEFITS

The City of San Antonio Wellness Program encourages employees to live a healthier lifestyle through prevention and early detection of illness. The CitiMed PPO medical plan offers participating employees and eligible spouses one (1) annual physical with in-network providers. Covered services under the preventative/routine care benefit are limited to annual mammograms, pap smear, prostate exam and other routine health assessment services at 100%, no deductible to a maximum \$300 per person. See summary plan document for complete list of eligible services.

In addition, the plan also covers certain dependent child wellness benefits at 100%, with no deductible. The child wellness check up offers one (1) physical exam per year with vision and hearing screening. State mandated immunizations are currently covered at 100%. Maximum coverage limit \$300 per person.

TEXAS MUNICIPAL RETIREMENT SYSTEM: City of San Antonio full time permanent employees automatically become members of the Texas Municipal Retirement System on date of employment. Employee contribution is 6%, and the City contributes 2 times employee contribution. Employees become 100% vested after 5 years of service.

To be eligible for retirement, the following criteria must be met:

- (1) Have at least 5 years of credited service by at least age 60.
- (2) Have at least 20 years of credited service at any age.

SOCIAL SECURITY AND MEDICARE: The City of San Antonio participates in Social Security and Medicare. Employee contribution is 7.65% of gross salary.

DEFERRED COMPENSATION: The City offers two voluntary Section 457 deferred compensation programs to employees. Deferred compensation is a tax favored supplemental retirement savings program, which allows an employee to contribute a portion of salary before Federal taxes. An employee may defer wages up to a maximum of \$13,000 annually to the plan through payroll deductions. The minimum contribution is \$10 per pay period for 26 pay periods per year. There is no waiting period. Representatives for each company are: Mike Miller with Nationwide (PEBSO) at 1-(877) 677-3678 ext.-61148; Guy Miller with ICMA, RC at 277-2517 or toll-free 1-866-822-3632. Forms may be obtained from the representative or in the Employee Benefits Office.

TUITION ASSISTANCE PROGRAM: Encourages personal self-development by City employees to enable them to better perform their current jobs and be more prepared for increasingly responsible jobs in the future.

Undergraduate Program:

3 hours reimbursed at a maximum of \$276
6 hours reimbursed at a maximum of \$552

Graduate Program:

3 hours reimbursed at a maximum of \$414
6 hours reimbursed at a maximum of \$828

LANGUAGE SKILLS PAY: The City compensates employees \$50 a month in qualifying situations where the use of a second language enhances the performance of their normal duties.

EMPLOYEE ASSISTANCE PROGRAM

The EAP provides free counseling to full-time employees and their eligible family members to help them resolve personal matters which may affect their work performance or quality of life. The EAP will provide five (5) free counseling sessions per person (eligible employees and their household members), per issue, unlimited issues, per year. All counseling is private, confidential, and provided by independent licensed counselors. The EAP also provides one free consultation with an attorney per year, and offers counseling assistance for financial and debt management issues. To make a counseling appointment simply call 1-800-284-1819. For more information about the EAP, contact Steve Harrison, Employee Assistance Coordinator, at 207-2013.

DEPENDENT CARE ASSISTANCE

A dependent care assistance program is available through the Children Resources Division of the Community Initiatives department to assist employees with locating and selecting quality child care programs that meet individual needs of families. Employees may contact KidCare Resources and Referral Program at 246-5270. This program is available at no cost to you.

LIFE INSURANCE: Basic term life insurance benefits are provided at no cost for City employees and are equivalent to one (1x) time employee's annual salary. This policy also provides an additional accidental death and dismemberment (AD&D) benefit equivalent to an additional one (1x) time employee's annual salary.

OPTIONAL LIFE INSURANCE: In addition to the amount of basic term life insurance the City provides, an employee may purchase additional term life insurance for up to 3 times annual base salary.

The cost of the coverage will vary based on age and the coverage chosen. Employees over age 69 are also eligible for the City's additional term life insurance.

HEALTH CARE REIMBURSEMENT: If City employees or their eligible dependents expect to have medical, dental and/or vision expenses that are not covered by a medical, dental or vision plan offered through the City of San Antonio or another employer, they may pay for some or all of those out-of-pocket expenses with money they put in their Health Care Reimbursement. By participating in the Health Care Reimbursement, an employee may set aside up to \$208.30 per benefit pay period (24 deductions per year) to help pay for certain medical, dental and/or vision expenses not covered by insurance.

Maximum Deduction for Health Care Reimbursement = \$208.30 bi-weekly (Annual Max. \$5,000)

DEPENDENT CARE REIMBURSEMENT: Allows City employees to set aside money from their pay to cover eligible day care expenses, and then to “pay themselves back” with tax-free dollars. By making deposits to the dependent day care reimbursement, City employees can pay dependent day care costs necessary for them and their spouses (if married) to work.

Maximum Deduction for Dependent Care = \$208.30 bi-weekly (Annual Max. \$5,000)

EXTENDED SICK LEAVE PLAN: The purpose of the program is to provide regular full-time employees extended sick leave benefits for non-job-related illnesses or injuries. To be eligible for this program, an employee must have completed six-month probationary period and been on leave for illness/injury for five consecutive work days. The benefits are granted according to the following schedule:

NUMBER OF WEEKS OF BENEFITS
PERCENTAGE OF COMPENSATION

Years of Service	100%	80%	60%	50%	40%
6 months, but less than 1 year	0	0	6	7	13
1 year, but less than 5 years	0	4	9	13	Maximum Duration
5 years, but less than 10 years	2	4	8	12	Maximum Duration
10 years, but less than 15 years	4	9	13	0	Maximum Duration
15 years or more	6	7	13	0	Maximum Duration

LONG TERM DISABILITY: This plan supplements the disability program provided by the City. This allows you to purchase an additional 20% of your salary in long term disability protection.

If you decide to enroll in this plan for the first time, there will be a six-month waiting period from the effective date. The features of the plan include:

- Benefits may begin after 26 weeks of short-term disability benefits.
- Total benefits paid with purchase of supplemental coverage increases to 60% of salary minus all offsets allowed (i.e. Social Security, etc.).
- Benefits will be taxable income as paid.
- Employee only monthly salary x .0021 = Bi-weekly premium

OPTIONAL SUPPLEMENTAL INSURANCE

<u>INSURANCE</u>	<u>NO. OF DEPENDENTS</u>	<u>BI-WEEKLY PREMIUM</u>
<u>Delta Dental (DHMO):</u> Offers a full complement of dental services through a dental health maintenance organization (DHMO) through copayments for services rendered selected network provider	Employee only	\$ 6.00
	Employee + 1	\$ 9.50
	Employee + 2 or more	\$14.00

CITIDENT PLAN: The City’s self-insured dental plan allows members to visit a dentist of their choice and submit claims for reimbursement according to plan benefits.

ANNUAL DEDUCTIBLE: Individual \$50
Family \$150

Employee only	\$12.50
Employee + 1	\$19.50
Employee + 2 or more	\$30.00

COLE Managed Vision Care:

This plan covers the cost of eye exams and eye glasses or contact lenses.

Employee only	\$ 3.50
Employee + 1	\$ 6.25
Employee + 2 or more	\$ 9.25

OTHER OPTIONAL BENEFITS

SAVINGS PROGRAM: Funds can be deposited bi-weekly directly into an account with City Employees Federal Credit Union (CECU). Forms may be obtained in the Finance Department, Payroll Section, or contact the credit union at 229-1800.

US SAVINGS BONDS: May be purchased through payroll deduction. Contact Gerald Studer with National Bond and Trust, 1-800-426-9314.

San Antonio Facts

San Antonio, Texas is a modern city whose heritage, culture, traditions and natural beauty combine into a unique blend that has attracted adventurers, entrepreneurs, businesses and visitors for hundreds of years. Its prominence has grown from a small village on the banks of a river to today's thriving center of trade, government, hospitality, biomedical research and high-tech industries.

San Antonio is the 3rd largest city in Texas and the 9th largest city in the United States. San Antonio has a Council-Manager form of city government. The City Council consists of 11 elected members, with 10 members elected by districts and the Mayor elected at large. The City Council sets the policies of the City and hires a City Manager to serve as the chief administrative officer of the City. There are approximately 9,950 full-time City employees including fire and police personnel.

THE CITY OF SAN ANTONIO IS AN EQUAL EMPLOYMENT OPPORTUNITY-AFFIRMATIVE ACTION EMPLOYER

Human Resources

Rev: Sep 03